

2-2 2003

INFORMATION DISCLOSURE CITATION

OMB No. 0651-0011

Docket No.	08521.0005	Appl. No.	09/492,133
Applicant	Robert POLIN		
Filing Date	January 27, 2000	Group:	2166

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate

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FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>an</i>	Understanding the ACH Network, Electronic Payments Review and Buyer's Guide, 2003, pages 10-21.

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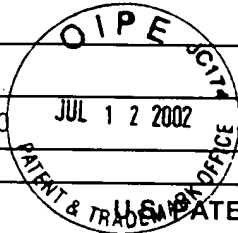
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GROUP 3000

Examiner	<i>Alexander Polin</i>	Date Considered	<i>11/13/03</i>
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INFORMATION DISCLOSURE CITATION

Atty. Docket No.	8521.0005-00	Appln. No.	09/492,133
Applicant	Robert POLLIN		
Filing Date	January 27, 2000	Group:	2166



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GROUP 3600

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FOREIGN PATENT DOCUMENTS							
		Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
<i>PH</i>	Snigdha Prakash, "Putting the Payment on the PC," The Washington Post, March 30, 1992
<i>PH</i>	"Auto-Pay Introduces Dramatic New Collection Tool," Collection Agency Report, May 1992
<i>PH</i>	Arthur Middleton Hughes, "Your Check is in the Mail," Database Marketing Institute, downloaded from the Internet at < http://www.dbmarketing.com/articles/Art111.htm > on May 14, 2002.
<i>PH</i>	Priscilla Grant, "Software Allows Telemarketers to Charge Bank Accounts - Over the Phone!"
<i>PH</i>	Post card to TransWorld Systems
<i>PH</i>	Post card to Tri Cities Credit Service-WA
<i>PH</i>	Letter from Robert E. Pollin to Byrd & Forrest Collection Agency dated July 11, 1991.
<i>PH</i>	Letter from Robert E. Pollin to Doctors Credit Services, Inc. dated July 30, 1991.
<i>PH</i>	Schedule of Fees for Collection Agencies
<i>PH</i>	Check made payable to Berenger & Berenger
<i>PH</i>	Payment agreement for Berenger & Berenger

Examiner <i>Alfred J. Veltrop</i>	Date Considered <i>4/13/03</i>
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